

In re:  
Heather C Hansen  
Debtor

Case No. 22-12215-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 11, 2023

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2023:

Recip ID	Recipient Name and Address
db	+ Heather C Hansen, 36 Cadwallader Court, Morrisville, PA 19067-1515
14715631	+ Cameron P. Hansen, 36 Cadwallader Court, Yardley, PA 19067-1515
14715642	Ditech, Po Box 6172, Rapid City, SD 57709
14715646	+ N Y Times Employees Fc, 620 8th Ave Fl 28, New York, NY 10018-1618

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	Jan 12 2023 00:24:00	BRAD J. SADEK, Sadek and Cooper, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Jan 12 2023 00:24:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jan 12 2023 00:24:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jan 12 2023 00:24:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14715630	+ Email/Text: bankruptcycourtnotices@amerihome.com	Jan 12 2023 00:24:00	AmeriHome Mortgage, 1 Baxter Way, Suite 300, Thousand Oaks, CA 91362-3888
14744949	Email/PDF: resurgentbknofications@resurgent.com	Jan 12 2023 00:28:14	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14715632	+ EDI: CAPITALONE.COM	Jan 12 2023 05:24:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
14715634	+ EDI: CAPITALONE.COM	Jan 12 2023 05:24:00	Capital One Bank USA, PO Box 30285, Salt Lake City, UT 84130-0285
14729517	+ EDI: AIS.COM	Jan 12 2023 05:24:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14740919	+ Email/Text: bankruptcy@cavps.com	Jan 12 2023 00:24:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14715636	+ EDI: CITICORP.COM	Jan 12 2023 05:24:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14715637	+ EDI: CITICORP.COM	Jan 12 2023 05:24:00	Citibank/Best Buy, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14715638	+ EDI: CITICORP.COM	Jan 12 2023 05:24:00	Citibank/Sears, Attn: Bnakruptcy, Po Box 790034, St Louis, MO 63179-0034
14715639	+ EDI: WFNNB.COM	Jan 12 2023 05:24:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jan 11, 2023

Form ID: 309I

Total Noticed: 34

14715645	+ EDI: CITICORP.COM	Jan 12 2023 05:24:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14715640	+ EDI: RMSC.COM	Jan 12 2023 05:24:00	Dicks Sporting Goods, 345 Court St., Coraopolis, PA 15108-3817
14715641	+ EDI: DISCOVER.COM	Jan 12 2023 05:24:00	Discover Bank, 502 E. Market Street, Greenwood, DE 19950-9700
14727177	EDI: DISCOVER.COM	Jan 12 2023 05:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14715643	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Jan 12 2023 00:28:22	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
14715644	+ EDI: IRS.COM	Jan 12 2023 05:24:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14715635	EDI: JPMORGANCHASE	Jan 12 2023 05:24:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14729425	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 12 2023 00:24:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14727031	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2023 00:28:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14715647	Email/Text: bkrgeneric@penfed.org	Jan 12 2023 00:24:00	Pentagon Federal Credit Union, Attn: Bankruptcy, Po Box 1432, Alexandria, VA 22313
14730761	EDI: PENNDEPTREV	Jan 12 2023 05:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14730761	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 12 2023 00:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14739632	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2023 00:28:14	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14715648	+ Email/Text: bknotifications@provident.com	Jan 12 2023 00:24:00	Providnt Fnd, 1235 N. Dutton Ave. Suite E, Santa Rosa, CA 95401-4666
14744084	EDI: Q3G.COM	Jan 12 2023 05:24:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14715649	+ EDI: RMSC.COM	Jan 12 2023 05:24:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14715650	+ EDI: RMSC.COM	Jan 12 2023 05:24:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
TOTAL: 31			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14715633	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jan 11, 2023

Form ID: 309I

Total Noticed: 34

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 13, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2023 at the address(es) listed below:

Name	Email Address
BONNIE B. FINKEL	on behalf of Trustee BONNIE B. FINKEL finkeltrustee@comcast.net NJ69@ecfcbis.com;Finkeltrustee@comcast.net
BRAD J. SADEK	on behalf of Debtor Heather C Hansen brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1:	<b>Heather C Hansen</b>		Social Security number or ITIN: xxx-xx-3637
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed in chapter: 7 8/24/22
Case number:	22-12215-amc		Date case converted to chapter: 13 1/4/23

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Heather C Hansen	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	36 Cadwallader Court Morrisville, PA 19067	
<b>4. Debtor's attorney</b> Name and address	BRAD J. SADEK Sadek and Cooper 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: brad@sadeklaw.com
<b>5. Bankruptcy trustee</b> Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 1/11/23

**For more information, see page 2**

Case number **22-12215-amc**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 13, 2023 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 4/14/23</b>  <b>Filing deadline: 3/15/23</b>  <b>Filing deadline: 2/21/23</b>
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$426.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>3/28/23 at 10:00 AM</b> , Location: <b>Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	